

TRICARE Europe

Release

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TRICARE Coverage for Plastic, Cosmetic Surgery is Limited

TRICARE Prime beneficiaries seeking plastic or cosmetic surgical procedures are encouraged to speak with their Primary Care Manager and a Beneficiary Counseling and Assistance Coordinator (BCAC) at their local TRICARE Service Center to discuss their options.

These experts establish if a patient is qualified for these special procedures and, if qualified, determine if the procedure will be performed by a doctor at a military hospital or clinic, or by a civilian provider on the economy. TRICARE only covers these types of procedures when they are medically essential, and only after non-surgical treatments have failed.

TRICARE does not cover procedures to correct side effects resulting from non-covered surgeries. This is of particular importance for beneficiaries who receive cosmetic surgery, such as breast augmentation, from a military hospital. In almost all cases, Military Treatment Facilities (MTFs) will only perform medically essential procedures. However, a military hospital may decide to approve and perform an elective medical procedure from time to time, even though the procedure is not covered by TRICARE.

How and why this happens is best illustrated by example.

Suppose a beneficiary in the U.S. wishes to have breast augmentation. After discussing her case with her local TRICARE Service Center staff, she is told that TRICARE cannot cover the

procedure because it is not medically essential. TRICARE cannot pay for the procedure if she decides to go downtown and have the operation.

Next, she visits her Primary Care Manager at her military hospital and requests a breast augmentation procedure. She is told that she may have the operation at the military facility. They have space available to see her, and also have a military doctor who specializes in this area and needs to perform such a procedure in order to maintain his proficiency. She must pay the cost for the breast implant itself, but not the surgery. She elects to have the surgery at the MTF.

Eight months later, she is transferred to Europe. Soon after, she has a leakage problem with one of her implants. She goes to her nearest military hospital to have the problem fixed, but is told that the MTF does not have the capability or space available to perform this operation. She must then seek care from a host nation doctor. However, TRICARE cannot pay for her host nation medical care. Since the breast implant procedure was not covered by TRICARE from the beginning, any complications stemming from the breast augmentation are also not covered by TRICARE. In this scenario, the patient will have to pay her medical bill out-of-pocket.

Many beneficiaries assume that TRICARE and their military hospital or clinic are essentially the same. However, TRICARE and the Military Health System operate with different rules and procedures. TRICARE is a congressionally mandated program that provides coverage for “purchased care,” which means “any care that the U.S. Department of Defense must pay for on the economy, outside of the Military Health System.” Congress dictates what is and what is not covered under this benefit. Military Treatment Facilities, on the other hand, follow separate rules and regulations governed by the military Services, and sometime perform procedures that TRICARE does not cover because such procedures are essential to maintain the skills of military doctors.

While many beneficiaries desire plastic and cosmetic elective surgeries, many do not realize that these procedures are not risk-free. As the example above illustrated, a patient may have serious problems with an elective procedure such as breast augmentation months or even years later. More information about the pros and cons of plastic and cosmetic surgery is available at the nearest military hospital or clinic. TRICARE Service Center representatives are available to help beneficiaries understand the TRICARE benefit and can help determine if a beneficiary meets the qualifications for cosmetic or plastic surgery.

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Editor's Note: *You can find the number for your local TRICARE Service Center at www.europe.tricare.osd.mil/benefit/tsclist.asp. You can also call your local military Medical Treatment Facility or the Centralized TRICARE Service Center at 00-49-(0) 6302-67-7433 to find your servicing TSC number.*